

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-13390-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lavern M. Duncan-Johnson  
78 Maplewood Avenue  
Clifton, NJ 07013

Social Security No.:  
xxx-xx-2538

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 26, 2017.

On 10/25/2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: November 20, 2019  
Time: 08:30 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 25, 2019  
JAN: sjp

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lavern M. Duncan-Johnson  
 Debtor

Case No. 17-13390-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Lavern M. Duncan-Johnson, 78 Maplewood Avenue, Clifton, NJ 07013-1036  
 aty Dean Prober, 20750 Ventura Blvd., Suite 100, PO Box 4365,  
 Woodland Hills, CA 91365-4365  
 518496373 +Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglas Road,  
 Anaheim, CA 92806-5948  
 516807868 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 516659101 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 516659103 +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
 516867602 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517124317 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 517124318 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806,  
 Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 516659100 +Center for Vein Restoration, 7474 Greenway Center Drive, Suite 1000,  
 Greenbelt, MD 20770-3500  
 516953372 +James Bender, Esq., Re: Summit OBGYN, 29 Columbia Tpke Ste 302,  
 Florham Park, NJ 07932-2240  
 516659109 +New Jersey Healthcare Specialists, PC, P.O. Box 419378, Boston, MA 02241-9378  
 516659107 +Orville Johnson, 78 Maplewood Ave., Clifton, NJ 07013-1036  
 516659111 +RSHK/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 516659112 +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282  
 516659114 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 516659115 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350,  
 PARSIPPANY, NJ 07054)  
 516735878 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516659116 +WELLS FARGO HOME PROJECTS VISA, WRITTEN CORRESPONDENCE RESOLUTIONS,  
 MAC#X2302-04C PO BOX 10335, DES MOINES, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 25 2019 23:54:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 25 2019 23:54:04 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 00:01:26  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 516659095 E-mail/Text: amscbankruptcy@adt.com Oct 25 2019 23:54:30 ADT Security Systems, Inc.,  
 3190 South Vaughn Way, Suite 150, Aurora, CO 80014-3537  
 516659096 +E-mail/Text: bkprpt@retrievalmasters.com Oct 25 2019 23:54:04 AMCA, 2269 S SAW MILL,  
 ELMSFORD, NY 10523-3832  
 516659097 +E-mail/Text: legal@arsnational.com Oct 25 2019 23:53:59 ARS National Services Inc.,  
 P.O. Box 469100, Escondido, CA 92046-9100  
 516659099 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 26 2019 00:01:53  
 CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR, RICHMOND, VA 23238  
 516659105 +E-mail/Text: mrdiscen@discover.com Oct 25 2019 23:53:47 DISCOVER FIN SVCS LLC,  
 PO BOX 15316, WILMINGTON, DE 19850-5316  
 516673914 E-mail/Text: mrdiscen@discover.com Oct 25 2019 23:53:47 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 516659106 +E-mail/Text: bknotice@ercbpo.com Oct 25 2019 23:54:09 ERC, 8014 BAYBERRY RD,  
 JACKSONVILLE, FL 32256-7412  
 516659108 +E-mail/Text: bncnotices@becket-lee.com Oct 25 2019 23:53:51 KOHLS/CAPONE,  
 N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096  
 516781732 E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2019 00:01:36  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516902235 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 26 2019 00:01:56  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
 Norfolk VA 23541  
 516902223 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 26 2019 00:01:56  
 Portfolio Recovery Associates, LLC, c/o Radioshack, POB 41067, Norfolk VA 23541  
 516902330 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 26 2019 00:02:24  
 Portfolio Recovery Associates, LLC, c/o Sears Charge Plus, POB 41067, Norfolk VA 23541  
 516902225 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 26 2019 00:14:14  
 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
 Norfolk VA 23541  
 516682948 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 00:01:26 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

District/off: 0312-2

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Oct 25, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516659102\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
516659104\* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
516953371\* +Center for Vein Restoration, 7474 Greenway Center Drive, Suite 1000,  
Greenbelt, MD 20770-3500  
516659110\* +Orville Johnson, 78 Maplewood Ave., Clifton, NJ 07013-1036  
516659113\* +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282  
516659098 ##+BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012  
TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 25, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Lavern M. Duncan-Johnson rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5